

Information to identify the case:			
Debtor 1:	Kostas Roustas		Social Security number or ITIN: xxx-xx-6930
	First Name	Middle Name	Last Name
Debtor 2:	Stella Roustas		Social Security number or ITIN: xxx-xx-7178
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 11 6/22/17
Case number:	17-22778-JNP		Date case converted to chapter: 7 1/2/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kostas Roustas	Stella Roustas
2. All other names used in the last 8 years	aka Gus Roustas	
3. Address	49 Oak Ridge Drive Voorhees, NJ 08043	49 Oak Ridge Drive Voorhees, NJ 08043
4. Debtor's attorney Name and address	Dino S. Mantzas Law Office of Dino S. Mantzas 701 Route 73 North Suite 1 Marlton, NJ 08053	Contact phone (856) 988-0033
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/3/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	February 21, 2020 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/21/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court
District of New JerseyIn re:
Kostas Roustas
Stella Roustas
DebtorsCase No. 17-22778-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 42

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db/jdb +Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537
 516897478 +2602 Route 130 LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
 516946636 +ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 516897483 +Checker Management, 22-10 Jackson Avenue, New York, NY 10002-6679
 516897484 +Christopher D. Palmieri,, Esquire, 300 Garden City Plaza, Garden City, NY 11530-3302
 516897486 +First National Bank of Elmer, PO Box 980, Elmer, NJ 08318-0980
 518103638 +Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C.,
 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627
 516897487 +KLB Jersey LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
 516897481 +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
 516897491 +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926
 516897492 +Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400,
 Philadelphia, PA 19102-2526
 518267308 +Republic Bank, Steven & Lee, 1818 Market St., 29th Floor, Philadelphia, PA 19103-3652
 517089871 +Republic First Bank, Dinsmore & Shohl, LLP, 1800 JFK Blvd. Suite 1000,
 Philadelphia PA 19103-7422
 516897493 +Richard M. Berman, Esquire, Dinsmore & Shohl, LLP, 1800 JfK Boulevard, Suite 1000,
 Philadelphia, PA 19103-7422
 516897494 +Rose Commercial Real Estate, 12000 Lincoln Dr W Ste 111, Marlton, NJ 08053-3401
 516897495 +S&P Development Corp., 111 Presidential Boulevard, Suite 209, Bala Cynwyd, PA 19004-1013
 517603902 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 516897496 +Saldutti Law Group, 800 N. Kings Highway, Suite, 300, Cherry Hill, NJ 08034-1511
 516897498 +TD Bank, 1701 Marlton Pike E., Marlton, NJ 08053
 517038636 +TD Bank NA, Richard J Tracy III Esq, 30 Montgomery Street Suite 1205,
 Jersey City NJ 07302-3835
 517028172 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 516914187 +The First National Bank of Elmer, Saldutti Law Group, 800 N. Kings Highway, Suite 300,
 Cherry Hill, NJ 08034-1511
 516897482 +Township of Mount Laurel, 100 Mount Laurel Road, Mount Laurel, NJ 08054-1507
 518145061 +Township of Mount Laurel, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054,
 Mount Laurel, NJ 08054-5054
 516983869 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516988979 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517001053 ++US Bank Cust for PC 4 & CRDTRS, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,
 Voorhees NJ 08043-4381
 516897500 +US Small Business Adm., Commercial Loan Servicing, 2120 Riverfront Dr, Ste 100,
 Little Rock, AR 72202-1794

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: dino@dmantzaslaw.com Jan 04 2020 00:00:57 Dino S. Mantzas,

Law Office of Dino S. Mantzas, 701 Route 73 North, Suite 1, Marlton, NJ 08053

tr +EDI: QJDMARCHAND.COM Jan 04 2020 04:28:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2020 00:02:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2020 00:02:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235516996833 EDI: CAPITALONE.COM Jan 04 2020 04:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083516897480 +EDI: CHASE.COM Jan 04 2020 04:28:00 Chase Sapphire, PO Box 15298,
 Wilmington, DE 19850-5298516952646 +EDI: IRS.COM Jan 04 2020 04:28:00 Department of Treasury, Internal Revenue Service,
 P O Box 7346, Philadelphia, PA 19101-7346516897485 +EDI: DISCOVER.COM Jan 04 2020 04:28:00 Discover, PO Box 30421,
 Salt Lake City, UT 84130-0421516928267 EDI: DISCOVER.COM Jan 04 2020 04:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025517156299 +EDI: AISACG.COM Jan 04 2020 04:28:00 Sierra Auto Finance LLC, P.O. Box 165028,
 Irving TX 75016-5028516897497 EDI: TDBANKNORTH.COM Jan 04 2020 04:28:00 TD Bank, 1701 Marlton Pike E.,
 Cherry Hill, NJ 08034517138927 EDI: TDBANKNORTH.COM Jan 04 2020 04:28:00 TD Bank, N.A.,
 c/o Schiller Knapp Lefkowitz & Hertzfel L, 70 Gray Road, Falmouth, ME 04105516897490 EDI: TFSR.COM Jan 04 2020 04:28:00 Lexus Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409516897499 EDI: TFSR.COM Jan 04 2020 04:28:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409

TOTAL: 14

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jan 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517140520 MTAG Custodian for FIG Capital Investments NJ13,LL, PO Box 54472, New Orleans , Louisiana 70
516897479* +2602 Route 130, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897488* +KLB Jersey, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897489* +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
517156275* +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:
NONE.

TOTAL: 0